

# COMMUNITY PRESERVATION SURCHARGE LOW/MODERATE INCOME EXEMPTION FY2015

## Exemption Eligibility Requirements:

- The Low/Moderate Income Exemption applies only to Residential property.
- Applicant must own and occupy the property as of January 1, 2014. Applicant may be: (1) sole owner, (2) co-owner, (3) life tenant or (4) trustee with sufficient beneficial interest in property under terms of trust. All co-owners do not have to occupy the property; however, each co-owner must meet the Annual Household Income standard. For property subject to a trust, each co-trustee must also meet income standard. (See chart below for the formula used by household type.)
- Applicant must provide proof of age to determine whether: 1) 60 years old or older (Senior Household Type), or 2) under 60 (Non-Senior Household Type).
- Applicant must provide proof of Annual Household Gross Income from all sources from all household members who are 18 or older and not full time students in calendar year preceding January 1, 2014.
- Applicant must provide proof of number of dependents.

## Determination of Eligibility of Applicant's (Net) Annual Household Income:

1. **Determine Annual Household Gross Income from all sources (including all household members who are 18 or older and not full time students during the previous calendar year).**
  - Includes: wages, salaries and bonuses, public and private pensions, retirement income, Social Security, alimony, child support, interest and dividend income, net income from business, public assistance, disability and unemployment insurance, regular contributions/gifts from party outside of the household.
2. **Deduct allowance for Dependents.**
  - Number of dependents on January 1, 2014, (not including spouse) x \$300. (Established by the State Department of Housing and Community Development, 760 Code of Massachusetts Regulations 6.05(4)).
3. **Deduct (certain) Medical Expenses.**
  - Total out of pocket medical expenses of all household members for calendar year preceding January 1, 2014 (total must exceed 3% of household annual gross income in order to be deducted).
  - Out of pocket medical expenses must be documented and includes: health insurance premiums, payments to doctors, hospitals and other health care providers, diagnostic tests, prescription drugs, medical equipment or other expenses not paid or reimbursed by employers, public/private insurers or other third parties.
4. **Equals Household Annual Income for CPA Exemption.**
  - The result is the (Net) Annual Household Income to be used for the application for the CPA Low/Moderate Income Exemption. This amount **cannot exceed the Annual Income Limits for Household Type and Size** (see chart below). The Annual Income Limit is based on the Area Wide Medium Income (AWMI) set by the U.S. Department of Housing and Urban Development (HUD).

Household Size	Annual Income Limit	
	Senior Household Type: Property Owned by Senior (60+)	Non-Senior Household Type: Property Owned by Non-Senior (<60)
1	\$65,900	\$52,700
2	\$75,300	\$60,250
3	\$84,700	\$67,800
4	\$94,100	\$75,300
5	\$101,650	\$81,350
6	\$109,200	\$87,350
7	\$116,700	\$93,350
8	\$124,250	\$99,400

The figures above in the chart are based on the median income amount issued by HUD in December 2013.

**MUST BE FILED BY WEDNESDAY, APRIL 1, 2015, 4:00 P.M.**

CPA-4  
7/2009

THE COMMONWEALTH OF MASSACHUSETTS

ASSESSORS' USE ONLY
Application No.
Date Received:

LOW INCOME PERSONS – LOW OR MODERATE INCOME SENIORS  
APPLICATION FOR COMMUNITY PRESERVATION ACT EXEMPTION

FISCAL YEAR 20 \_\_\_\_\_

General Laws Chapter 44B

THIS APPLICATION IS NOT OPEN TO PUBLIC INSPECTION (See General Laws Chapter 59, § 60)

Return to: Board of Assessors

**INSTRUCTIONS:** Complete all sections fully. Please print or type.

**A. IDENTIFICATION.** Complete this section fully.

Name of Applicant \_\_\_\_\_

Telephone Number \_\_\_\_\_ Marital Status \_\_\_\_\_

Were you 60 years or older on January 1, \_\_\_\_\_ ? Yes No

*If yes and first year of application, please attach copy of birth certificate.*

Legal Residence (Domicile) on January 1, \_\_\_\_\_ Mailing Address (if different)

No.	Street	City/Town	Zip Code	No.	Street	City/Town	Zip Code
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Location of Property: \_\_\_\_\_ No. of Dwelling Units: 1 2 3 4 Other \_\_\_\_\_

Did you own the property on January 1, \_\_\_\_\_ ? Yes No

*If yes, were you:* Sole Owner Co-owner with Spouse Only Co-owner with Others

Was the property subject to a trust as of January 1, \_\_\_\_\_ ? Yes No

*If yes, please attach trust instrument including all schedules.*

Have you been granted any exemption in any other city or town (MA or other) for this year? Yes No

*If yes, name of city or town* \_\_\_\_\_ *Type of exemption* \_\_\_\_\_

**B. SIGNATURE.** Sign here to complete the application.

This application has been prepared or examined by me. Under the pains and penalties of perjury, I declare that to the best of my knowledge and belief, this return and all accompanying documents and statements are true, correct and complete.

Signature

Date

If signed by agent, attach copy of written authorization to sign on behalf of taxpayer.

**YOU MUST ALSO COMPLETE SCHEDULES C – F ON FOLLOWING PAGES**

FILING THIS APPLICATION DOES NOT STAY THE COLLECTION OF YOUR SURCHARGE.  
TO AVOID INTEREST AND COLLECTION CHARGES, YOU MUST PAY SURCHARGE AS BILLED BY DUE DATE.  
IF EXEMPTION IS GRANTED AND SURCHARGE IS PAID IN FULL, REFUND WILL BE MADE.

THIS FORM APPROVED BY THE COMMISSIONER OF REVENUE

(OVER)

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**C. HOUSEHOLD MEMBERS.** List all members of your household on January 1 and provide requested information. Please list any members who are 18 and older and not full time students last. Documentation may be requested to verify information provided.

	<b>Full Name (First, Middle, Last)</b>	<b>Relationship to Applicant</b>	<b>Age as of 1/1</b>	<b>Occupation or School Grade</b>
1.	_____	_____	_____	_____
2.	_____	_____	_____	_____
3.	_____	_____	_____	_____
4.	_____	_____	_____	_____
5.	_____	_____	_____	_____
6.	_____	_____	_____	_____

*Continue list on attachment, in same format, as necessary.*

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**D. HOUSEHOLD OUT OF POCKET MEDICAL EXPENSES DURING PRECEDING CALENDAR YEAR.** List total medical expenses incurred by all household members during calendar year before January 1 that were not paid by or reimbursed by employer, public or private health insurance or other third party. Includes amounts paid in health insurance premiums, co-payments, deductibles and other out of pocket expenses. Documentation may be requested to verify expenses claimed.

<b>TYPE OF EXPENSE</b>	<b>Total Out of Pocket for Preceding Calendar Year</b>
Health insurance premiums	\$ _____
Doctors	\$ _____
Hospitals	\$ _____
Diagnostic tests	\$ _____
Prescription drugs	\$ _____
Medical equipment	\$ _____
Other	\$ _____
<b>TOTAL OUT OF POCKET</b>	<b>\$ _____</b>

**E. HOUSEHOLD GROSS INCOME DURING PRECEDING CALENDAR YEAR.** List income received from all sources for each member of household 18 and older and not full time student during calendar year before January 1. Please list members in same order as shown in Schedule C above. Copies of federal and state income tax returns may be requested to verify income reported for each household member.

TYPE OF INCOME	Applicant Name	Member 1 Name	Member 2 Name	Member 3 Name
Wages, salaries, other compensation	\$	\$	\$	\$
Social Security				
Other pension/retirement benefits				
Interest/dividends				
Rental income				
Net profits from business or profession				
Capital gains				
Alimony				
Child support				
Public assistance				
Unemployment compensation				
Disability compensation				
Other (specify):				
<b>TOTAL GROSS INCOME - MEMBERS</b>	\$	\$	\$	\$
<b>TOTAL GROSS INCOME - HOUSEHOLD</b>				\$

Continue list on attachment, in same format, as necessary.

**F. CO-OWNER'S HOUSEHOLD GROSS INCOME DURING PRECEDING CALENDAR YEAR.**

Does Schedule E above include the gross income of all co-owners of the property as of January 1, \_\_\_\_\_ ? Yes No

If no, a Schedule C, D and E must be attached for each co-owner not included.

**DISPOSITION OF APPLICATION (ASSESSORS' USE ONLY)**

Age ☐

Ownership ☐

Occupancy ☐

**Applicant**

**Gross Income** \$ \_\_\_\_\_

Dependent Deduction \$ \_\_\_\_\_

Medical Deduction \$ \_\_\_\_\_

**Applicant's CPA Income** \$ \_\_\_\_\_

**Co-owner 1**

**Gross Income** \$ \_\_\_\_\_

Dependent Deduction \$ \_\_\_\_\_

Medical Deduction \$ \_\_\_\_\_

**Co-owner 1 CPA Income** \$ \_\_\_\_\_

**Co-owner 2**

**Gross Income** \$ \_\_\_\_\_

Dependent Deduction \$ \_\_\_\_\_

Medical Deduction \$ \_\_\_\_\_

**Co-owner 2 CPA Income** \$ \_\_\_\_\_

GRANTED ☐

DENIED ☐

Assessed surcharge \$ \_\_\_\_\_

Exempted surcharge \$ \_\_\_\_\_

Adjusted surcharge \$ \_\_\_\_\_

BOARD OF ASSESSORS

Date Voted \_\_\_\_\_

Certificate Number \_\_\_\_\_

Date Certificate/Notice Sent \_\_\_\_\_

Date: \_\_\_\_\_

	FY_____ ASSESSED VALUE	FY_____ CPA SURCHARGE	FORMULA FOR FY_____ CPA SURCHARGE
Assessed			See *
Exempted			Note: 100% of CPA Surcharge is Exempted
Adjusted		0.00	Difference
<b>AMOUNT OF SURCHARGE TO BE EXEMPTED FY_____ =</b>			

\*(((FY\_\_\_\_ Assessed Value – 100,000 CPA Residential Exemption) x FY\_\_\_\_ Tax Rate/1,000) x 1.5%)